

Social Identity and the Single Female Homebuyer

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Abstract

The stereotypical homebuyer in the United States is a married couple, soon to be a family. However, the number of single women purchasing homes in their 30s and 40s has increased dramatically (US Census, 2000). One in five homebuyers is now a single woman (Harvard, 2005). To better understand the needs and experiences of these women, a two-stage in-depth study explored the social, psychological, and symbolic meanings single, never-married women attributed to home buying.

Using an interpretive qualitative paradigm, 17 women, ages 29-49, were interviewed. In total, 21 social, psychological, and behavioral themes emerged. Major themes were supported by 50% or more of interviewees and minor themes were supported by at least 25%. The six social themes are the focus of this paper. Three major themes demonstrated positive reinforcement of the home buying experience by describing a sense of security and stability. Three themes, one major and two minor, demonstrated a negative impact on the home buying process, leaving the buyer with a sense of fear, stress, or isolation.

Social identity theory (Tajfel & Turner, 1979) guided this research, building on past work investigating homeownership as a representation of self (see especially Dowling, 1998 and Marcus, 1995). Positive themes showed that the house provided a sense of identity, being viewed as a symbol of achievement, success, and group belonging. Negative themes showed a threat to that identity, but surprisingly, little financial concern.

In today's fragile market, it is important to understand who is making the decision to purchase a home, and what drives that choice. This study suggests that single women – one rapidly growing segment of the US housing market – are making home buying decisions influenced by a need to achieve a positive social identity.

Social Identity and the Single Female Homebuyer

The desire for homeownership is a long-standing goal for an overwhelming majority of Americans (Rohe & Stegman, 1994; Shay, 2006; Tremblay & Dillman, 1983). Multiple studies indicate that homeownership and the idea of a single-family, detached dwelling are the most powerful cultural norms for housing in the United States (Beamish, Goss, & Emmel, 2001; Dillman, Tremblay, & Dillman, 1979; Morris & Winter, 1985). In fact, American's overwhelming desire for single-family homeownership is so well documented that it is frequently termed the "American Dream" (Gyourko & Linneman, 1993; Luken & Vaughan, 2005; Shay, 1986).

For nearly a century, marriage has been the traditional path to homeownership, particularly for women. It was typical in the early 1900s that a woman's income would be low or nonexistent (Kamara, 1994). Influenced by historical attitudes and beliefs, a young woman, upon marriage, would expect to move from her parent's home to her husband's, with little or no time of financial independence (Coontz, 2005; Kamara). However, according to the *State of the Nation's Housing* (Harvard, 2005), more than one in five homebuyers is now a single woman. In fact, unmarried women make up more than one-third of the growth in real estate ownership since 1994 (Harvard). Likewise, the share of married couple households today has fallen to about half of all households.

While married couples may still define the traditional family and typical homebuyer for many people, single female homebuyers represent an important shift in the real estate market. To better understand the needs and experiences of these women, and their current and future impact on home buying and ownership in the United States, a two-stage, in-depth study was designed to explore the social, psychological, and symbolic meanings single, never-married women attributed to home buying.

Purpose of Research

The purpose of the total research project was to examine the current cultural phenomena of single women in their 30s and 40s purchasing homes without husbands or partners. This qualitative phenomenological study sought to explore the social, psychological, and symbolic meaning these women attribute to the home-buying experience. This paper will focus on the social meanings of the home-buying process for the single females in the study. (For a full report of the research, see Lloyd, 2008.)

Literature Review

Social Identity Theory

Social identity theory (Tajfel & Turner, 1979) guided this research, building on past work investigating homeownership as a representation of self. Social identity theory attempts to explain how people answer the question of "who am I?" It deals with the concept of social

categories – an individual being considered “in group” or “out of group” (Tajfel & Turner). Does this behavior, dress, or decision, for example, conform to the social norms of the group in which you seek to belong? Does the neighborhood you live in reveal your social class, education, or wealth?

Social identity theory was developed as a business theory and first applied to corporations by Tajfel and Turner (1979). From a business perspective, Tajfel and Turner sought to incorporate the concept of gender role enactment into decision-making and identity. For example, how does a man’s choice of dress or behavior reflect his masculinity and the image of self he wishes to portray? These researchers believed that the human personality is composed of multiple aspects and that people consciously choose to emphasize one aspect of self over another in order to belong to one particular social group.

Research utilizing social identity theory attempts to predict and explain how an individual will manipulate their household environment to express or convey their identity. Sadalla, Venshore, and Burroughs (1987) were the first to apply social identity theory to housing. These researchers demonstrated that people used particular attributes of their homes to communicate or express their social identity. Marcus (1995) furthered this notion by envisioning the house as a total representation of self. Utilizing a Jungian approach, Marcus encouraged her research participants to explore their relationships and symbolic associations with their homes. Marcus proposed that whether we are conscious of it or not, our home and its contents are very potent statements about who we are. In other words, according to Marcus, the house is an expression of the social identity we wish to communicate and a vehicle for communication.

Giuliani (1991) agrees and furthers this notion in claiming that people are motivated to seek out or create environments that are compatible with their sense of who they are. Acting upon and modifying the dwelling through the selection and manipulation of its external appearance, individuals communicate knowledge about their personal self. Giuliani states that the home is an object that enables the inhabitant to express his or her individuality and thus home becomes the custodian of one’s history.

Likewise, Dowling (1998) utilized social identity theory in her research on gender and its interplay with homeownership. She first identifies gender as a component of identity and later states that gender is intertwined with family, status, and the meaning of homeownership. According to Dowling, homeownership draws upon and reproduces widely and long held notions of femininity and masculinity. Dowling’s work seeks to highlight the differences in the social identity of gender associated with home. For example, Dowling states that men view homeownership as a means of attainment. They derive a sense of self from the feeling that they are adequately providing for their families (breadwinners). They seek to profit from their financial investment in the house and typically move to upgrade. And finally, Dowling states that men prefer houses in the suburbs. Women, on the other hand, prefer homes in urban areas. They desire the “family home” over the “fancy home” and see houses more as a form of financial security and a place of stability for the children. Women are more likely to move to acquire more space rather than simply for status (Dowling).

Home also acts as an important symbol of an individual's larger social identity and plays a crucial role in the definition of self, serving as a dialogue between the self and the community (Despres, 1991). Cooper (1976) believed that the house façade and interior design were often selected so that they reflected how a person viewed himself, both in individual psyche and in relation to the outside world, including how the individual wished to present himself to family and friends. Tucker (1994) further suggests that home may be an expression of a person's subjectivity in the world.

There are no models associated with social identity theory. Instead, social identity theory predicts and explains only that an individual will react in accordance with the statement of self they seek to make. In other words, an individual's reactions to objects, behaviors, and decisions are dependent upon the meaning (or symbolic relationship) that individual associates with the outcome.

Theory Limitations. Social identity theory does have several limitations, particularly in terms of housing. For example, the theory falls short in predicting the behavior of those who are forced to compromise due to a limited availability within the housing market (i.e. they can't find the type of home they are seeking). Likewise, many housing decisions are financially constrained. Social identity theory also assumes a general public awareness, understanding, or acceptance of the symbolism behind various housing attributes. A large two-story foyer, for example, or elaborate kitchen is often associated with the high-end buyer. However, individual buyers vary and housing trends may change devoid of a builder's awareness. Likewise, home purchases can be constrained by the availability of desirable housing stock and the time constraints of the purchaser.

Benefits of Homeownership

Findings that homeownership is beneficial to both the owners and society are extensive in housing research (Delgadillo, 2001). Of particular interest to the research reported here are findings that homeownership conveys high social status in American society and owning a home serves as a symbol of status and success (Cooper, 1976; Hubbard & Davis, 2002; Saunders, 1978, 1990). Several researchers believe that the social status associated with owning a home naturally leads to an increase in the self-esteem of the owner (Rakoff, 1977; Rohe & Stegman 1994).

Achieving the goal of homeownership makes a major contribution to one's overall satisfaction. In essence, homeownership becomes a sign that one has "made it" (Coleman & Rainwater 1978; Rohe & Stegman, 1994; Saunders, 1990). Rohe and Stegman further explain this phenomenon by demonstrating that because self-esteem is often obtained, or maintained, through the reflected appraisal of others, social comparison can be used to explain how homeownership may increase or contribute to a person's self-esteem.

Literature on the significance of homeownership often concludes that ownership is a source of personal identity and status (Madigan, Munro, & Smith, 1990), as well as a source of personal and family security (Dupuis & Thorns, 2002). Saunders (1986) stated that homeownership offers individuals a sense of ontological security in their everyday lives.

According to Saunders, home is where people feel in control of their environment, free from surveillance, at ease, and free to be themselves.

Dupuis and Thorns (2002) further this notion by establishing the role of the environment in the development of ontological security. These authors argue that the environment is a source of security, or a site through which ontological security can be attained; however, true ontological security lies in the meanings attached to it. Dupuis and Thorns further explored the home as a source of security in terms of everyday routines, control, and a site of consistency in the otherwise uncontrollable social and material environment. Several authors agreed that compared to renters, homeowners have a greater sense of control over their lives. Owners may assert control over who enters their unit, any changes to the dwelling or the grounds, and the circumstances that might force them to move (Rohe & Stegman, 1994; Saunders, 1978).

Criticism of the Ownership Ideal

Rossi and Weber (1996) believe most studies involving homeownership have inadvertently examined a self-selecting population. Homeowners as a group show strong demographic differences, such as higher education, financial status, race, and family composition when compared to non-owners. Though these authors found support for some social and individual benefits of homeownership, most were supported only weakly.

Likewise, Delgadillo (2001) suggested that homeownership is not for everyone. Kemeny (1981) agreed, stating that public policies favoring homeownership are “dependent on sustaining myths concerning the superiority of homeownership over other forms of tenure” (p. 11). Similarly, Rohe and Stegman (1994), claimed that government assisted homeownership programs falsely perpetuated the idea that homeownership is superior to renting. Finally, it is important to note that many of the pro-homeownership studies were conducted during a period of economic growth and expansion, during which homeowners experienced significant gains on their housing investments.

Methodology and Data Collection

This study was designed as a qualitative phenomenological study utilizing a constructivist paradigm. A qualitative methodology was used for this study as the research questions required a holistic approach and the use of ongoing emergent analysis (Taylor & Bogdan, 1998). This work sought to understand the real-life human experience of single women as homebuyers rather than the objective rationale behind their actions. Qualitative research was appropriate for this goal as it seeks to uncover the deeper meaning and symbolism behind this phenomenon by asking the questions of how, what, and why (Hesse-Biber & Leavy, 2006).

Using a phenomenological approach, we conducted 17 semi-structured in-depth and audiotaped interviews with single young females in their 30s and 40s who had purchased a home without a partner. Fontana and Frey (1994) state: “informal interviewing is more: honest, morally sound, and reliable because it treats the respondents as an equal, allows him or her to express personal feelings, and therefore presents a more ‘realistic’ picture than can be uncovered using traditional interview methods” (p. 371). Creswell (2007) seconds this notion: “The more

open-ended the questioning, the better as the researcher listens carefully to what people say...” (p. 21). This notion of mutual discovery is also consistent with the epistemological belief of an interpretative paradigm, thus this methodology was well supported by the literature.

Though no one definition of this interview strategy exists, this work utilized the guidelines provided by Taylor and Bogdan (1998). They state that the important reality is what people perceive it to be. We were committed to understanding this social phenomenon from the single woman’s perspective and to examining how the home buying experience had been internalized for her. This methodology enabled us to interact with each individual participant in a manner that allows the interviewer to truly hear her unique story.

Sample Selection and Size

The sample for this study was intended to capture the experiences of single, never-married, women in their 30s and 40s who have purchased a home without the involvement of a husband or partner. According to the 2000 US Census, the average age of a first time home-buyer in the United States has been steadily increasing from 28 years in 1976, to 32 years in 1999. Likewise, according to the National Association of Realtors™ 2006 Demographics, the typical age of a homebuyer is 41 years, while first-time buyers are much younger with a median age of 33. Thus the age range of 29 to 50 was selected for the participants of this study.

This sample was not randomly selected. Instead, participants were recruited through researcher initiated contact, word of mouth, and snowball referrals. Potential participants were screened and selected according to the established research criterion of age, location, and single homeowner status. In addition, an effort was made to ensure variation among the participant’s educational levels, occupations, types of dwelling purchased, and the length of residency, as it is especially important to collect data from respondents who are likely to have divergent views (Bailey, 2007).

The study was conducted in two stages. Stage I was conducted in summer 2007, with 5 participants. Following this stage, a concern for the similarity of participant demographics (especially with respect to education levels) resulted in greater efforts to expand the geographic location of the study. Stage II was conducted in two waves in summer 2008 with 12 participants from three different geographic areas. A total of 17 participants came from southwestern Virginia, northern Virginia (Washington, DC metropolitan area), and western Pennsylvania.

Data Collection, Transcription and Coding

Interviews were held in various locations chosen by the participants. Interview sites included coffee shops, restaurants, office buildings, and private homes. Each face-to-face interview lasted approximately 1 1/2 hours. All interviews were audio taped. Consent forms were obtained and \$15 gift certificates were awarded to each participant in accordance with the study’s Instructional Review Board documentation.

Throughout the interviews every effort was made to maintain the flow of dialogue. Thus, as suggested by Bailey (2007), some questions were altered, added, or skipped entirely as the

interview progressed. Occasionally questions that had been planned for late in the interview were asked earlier and vice versa.

All interviews with the participants of this research were transcribed verbatim. Each transcript was read upon completion and read again as the initial, or open coding, process was performed (Anfara, Brown, & Mangione, 2002). During open coding, the first stages of grouping for analysis began. Key words or phrases were highlighted and/or written in the margin, contradictions and congruencies were noted, and the foundation for emergent meanings and themes was laid. As the transcripts were read a third and fourth time, axial, or focused, coding began (Hoepfl, 1997). During this stage of analysis, we attempted to further reduce the data by identifying and combining the initially coded data into larger categories that include multiple codes (Bailey, 2007). Additional categories, subcategories, and possible themes were created as they emerged. Likewise, throughout the coding process, the use of memoing was included as we continued to ask questions, pose hypotheses, and seek answers grounded in the data (Bailey).

Description of the Sample

A total of 17 single female homebuyers were interviewed for this study: 11 from southwest Virginia, 5 from the DC metropolitan area (northern Virginia), and 1 from western Pennsylvania. The average age of the participants was 39.8 years, with a range of 29 – 49 years. Seven participants had purchased single-family homes, eight had purchased town homes, and two had purchased apartments. The education level of the participants was varied, but high, with all participants having at least some college, and 9 participants having graduate degrees. Sixteen participants were white/Caucasian; one was Korean. (See Table 1)

Results

A total of 21 social, psychological, and behavioral themes emerged from the data analysis. For the purposes of analysis, major themes were defined as concepts, or constructs, which occurred in approximately 50% (n=8) or more of the interviews. Minor themes were defined as a construct, or concept, mentioned by approximately 25% (n=4) or more of the study respondents. Six social themes are the focus of this paper.

The resulting social themes were divided into two categories: (a) themes positively reinforcing the home-buying experience in terms of providing the buyer with a sense of security and stability (three major themes), and (b) those negatively impacting the home-buying experience in terms of leaving the buyer with a sense of fear, stress, or isolation (one major and two minor themes). See Table 2 for a summary of the social themes.

Table 1. Participant Demographics

Participant #	Age	Ethnicity	Location	Education	Housing Type
Stage I					
1	34	White	Southwest VA	Master's (Doctoral candidate)	House
2	33	White	Southwest VA	PhD	House
3	45	White	Southwest VA	Master's (Doctoral candidate)	Townhouse
4	42	White	Southwest VA	PhD	Townhouse
5	49	White	Southwest VA	Master's	Townhouse
Stage II					
6	33	White	Southwest VA	PhD	House
7	48	White	Southwest VA	PhD	House
8	38	Korean	Southwest VA	PhD	House
9	29	White	Southwest VA	Master's	House
10	37	White	Southwest VA	PhD	Townhouse
11	45	White	Southwest VA	Bachelors	Townhouse
12	44	White	DC Area VA	Bachelors	Apartment
13	33	White	DC Area VA	Bachelors	Apartment
14	40	White	DC Area VA	Bachelors	Townhouse
15	45	White	DC Area VA	Bachelors	House
16	38	White	DC Area VA	Bachelors	Townhouse
17	44	White	Pittsburgh PA	Associate's	Townhouse

Table 2: Social Themes

Themes: Security and Stability
<p>Theme 1: Represents being grown up, something they “should” or “ought” to do. Being on the right track.</p> <p><i>Major theme: 76%, n=13</i></p>
<p>Theme 2: Women buy houses to feel settled, grounded, committed to something.</p> <p><i>Major theme: 59%, n=10</i></p>
<p>Theme 3: Home-buying women are seeking security (Mentioned the house as a sanctuary, safe haven or retreat)</p> <p><i>Major theme: 53%, n=9</i></p>
Themes: Fear, Stress or Isolation
<p>Theme 4: Single female homeowners can feel stressed, trapped, or burdened by their homes.</p> <p><i>Major theme: 59%, n=10</i></p>
<p>Theme 5: Single women can feel that men are intimidated by their homeownership.</p> <p><i>Minor theme: 35%, n=6</i></p>
<p>Theme 6: Home-buying women can feel guilty or undeserving of what they have.</p> <p><i>Minor theme: 29%, n=5</i></p>

Social Themes: Promoting Security and Stability

Theme 1: Home-buying women expressed that they felt more grown up: That buying a home was something they “should” or “ought” to do, or that homeownership provided a sense of being on the right track.

This theme was supported by 76% (n=13) of respondents. Participant 11, for example, talked about purchasing a home as something one “should” do. She states: “My dad was smart – he always talked about smart investing – things that you should do... I always felt like when you were financially secure enough you should do that if you could.” Likewise, Participant 14 discussed homeownership in terms of “being on the right path” or “doing the right thing.” She stated:

“I was brought up that way – I’m on a normal path- I’m comfortable. I’ve had friends ask me what they should do and even in a bad economy – I think it’s the way to go.”
Did you feel like it was something you should do? “Oh absolutely. You know. I’m

traditional – so yeah – I did feel that way. I just thought okay – I’d saved up money – I did all the right things”

Similarly, several participants commented that homeownership is in some ways analogous to being grown up. Participant 9, for example, stated: “People see me as more grown up now. I feel more responsible – more mature.” While Participant 17 said: “I knew I didn’t want to rent. It was time to grow up.”

Theme 2: Single women buy houses to feel settled grounded or committed to something.

The idea that women buy houses to feel settled, grounded or committed to something was supported as a major theme and was mentioned by 59% (n=10) of participants. Statements such as: “Being a homeowner has made me feel settled – attached to the area. I feel like this is my home now,” (P8) or “I got to the point where I wanted to settle down,” (P16) appeared throughout the interviews. Participant 2 commented that “I thought if I had a house it would make me feel more settled – as if I had a family.” Likewise, Participant 7 commented that owning a house gave her “a sense of settledness or stability” stating that “for the first time I felt like I could possibly be here until I retire.”

Taking this concept one step further, Participant 9 stated that for her buying a house was similar to getting a dog. It had made her more mature, responsible for something or committed to something. Similarly, Participant 16 shared that having a house meant being secure or stable, that you “aren’t all over the place.”

Theme 3: Home-buying women were seeking a sense of security or stability, often mentioning that their home is a sanctuary, safe haven, or retreat.

Supported by 59% (n=9) of participants, this theme is comprised of two overlapping constructs, that of security or stability in terms of not being dependent on anyone else, and that of the home as a sanctuary, retreat, or a representation of self. Supporting the construct of emotional security, Participant 12 stated: “It’s a symbol of security – I know I have a place to go home to everyday. I don’t have to worry about renting. I know I have a home... I’m not sharing with anyone. I’m not dependent on anyone – it’s security.” Likewise, Participant 9 (?) stated: “... it’s probably security or stability, and the fact that I can do anything I want to it, and it’s mine. Which you know gives you kind of credibility in the world really...a little bit of stability.”

In terms of being a retreat or a representation of self, 5 participants (P6, P10, P11, P14, and P16), commented about “having a place to just go to be me, a place to go and not worry about the world.” Participant P6 later stated: “It’s more of a retreat. It’s the place I go to sort of recharge.” Participants 16 and 14 echoed a similar feeling. “I mean my home has always been my sanctuary – it’s where I go to relax” (P16). And Participant 14: “When I’m visiting family or friends – I just want to go home – you know. I have my house, my retreat.”

Participant 11 commented that she had created a comfort zone, a place that she loves to come home to, a place filled with “things that make her feel comfortable.” Participant 10 echoed a similar feeling in stating that her house represents her. She stated:

“I know this sounds so corny but it’s me – it really is. When I think about it - when I go from room to room, I see all my pots and pans and they’re not there for decoration – I mean those things have been beaten up - those pots and pans are used. That coffee maker has daily abuse. The dog bowls on the floor are from my pup. My utility room has everything from my workbench to... all my other little projects – everything that represents me – everything outside the things I planted – that house is me because of all the work I put into it.”

Social Themes: Promoting Fear, Stress or Isolation

Theme 4: Single female homeowners can feel stressed, trapped or burdened by their homes.

About 59%, (n=10) of participants offered support for this major theme. Participant comments ranged from the fairly mild: “I got a little overwhelmed by the whole buying process and I didn’t expect that from myself. I thought I was stronger than that – but this was a big life-changing event,” (P10), or “The first experience of buying a home for the first time was very stressful,” (P12), to the more extreme:

“I cried. I mean I just sat there and had an anxiety attack. I was like, oh my God, this is all on me. I was just really, really scared. I had all this pressure and I started to cry. I wanted to give it back. It’s too much – I don’t want it...the last year has been the most stressful of my life.” And later: “I feel trapped. I feel like I can’t move,” (P16).

Participant 3 echoed this sentiment, “I was so scared. I laid awake every night worrying; I mean how am I going to make this payment?” Participants 6 and 9 specifically mentioned feeling stuck or trapped by their houses. “...you’re kinda stuck having a mortgage to pay, I mean I can afford to pay it, but I can’t pick up and leave. You’re tied to the place,” (P6). Likewise, P9 stated: “I can’t leave – I have a house now”

Participant 7 expressed feeling trapped not financially, but in terms of not having the time to pursue other interests. She states: “I wish I was more involved in the community, but again I don’t have time. Sometimes I think if I didn’t buy the house I would have the time to do other things....”

Participant 16 commented on how purchasing a home was a bittersweet experience for her, serving as both an accomplishment and a reminder that she was alone:

“It was bittersweet because you know I did this – it was all me doing this. Wow, I did this. It was me, all me on my own. But at the same time it was a reminder that there was no one there to help me, and no one there to give me a hug and say you know you did a good job.”

Participant 16 offered a similar comment: “Here I was a single person, buying a house by myself... It was pretty scary for me...” Participant 3 note: “It’s not the same experience when you’re alone.” Likewise, Participant 2 wondered: “I thought I had to get a house... I thought that’s what I was missing. But it’s not what I’m missing”

Theme 5: Single women can feel that men are intimidated by their homeownership.

A minor theme supported by 35%, (n=6) of respondents, these participants conveyed that although other women are typically supportive of their homeownership, men can be intimidated. Participant 13 stated:

“I think guys in their late 20s are threatened. I have come across that. They’re living out of their parent’s house... I was already owning my own place and these guys could barely – they’re living 5 guys in a house...”

Participant 17 commented that perhaps her homeownership had played a role in her remaining single. She stated: “I think guys are intimidated – you know? I think that’s why nothing’s ever lasted. They probably thought oh look she’s got her own place. I think it intimidated them.” Likewise, Participant 10 stated: “I’m still single – I have my own house. Yes it’s definitely a burden that I have my own house- yep – very much so...” And later, “It’s intimidating - very intimidating!”

One northern Virginia participant (P16) stated that in her experience, homeownership can be so intimidating to men that she’s had male friends advise her not to tell anyone she’s dating, explaining:

“Because it’s intimidating. I think it’s because I have my act together, to some people, you know, who maybe aren’t where I am at – it can be intimidating. So I’ve had a couple guys say just don’t tell them you have a house – or wait awhile. You know when you first start talking to them or dating them, just don’t mention it.”

Participant 19 explained that she once lost a relationship because of her house: “... a guy that I was starting to date several years ago right as I was thinking of signing the papers – I showed him the pictures ... he was very intimidated by it. But I think his level of intimidation about the house went hand and hand with my level of education. *Laughs* – we’re not dating now!” Likewise, Participant 17 has solved this problem by not inviting men over. “Right now I don’t even bring anybody over to the house.”

In contrast, when asked about the reactions of other women, the responses were very different: “Oh I haven’t had any problem with them, just the guys,” (P17). And from P10: “With women though it’s like “Good for you sister.”

Theme 6: Home-buying women can feel guilty or undeserving of what they have.

A minor theme, the concept of guilt or being undeserving of what they have accomplished was mentioned by 29% (n=5) of the participants. Participant 10 stated: “I think subconsciously I haven’t earned that...” She went on to state:

“I haven’t earned that – similar to a car ... when I got my car, I thought I have to get this series – I can’t get the next one because I haven’t gotten to that level yet – I’d have to be president to have that car. ... That was the same thing – I mean I’m single – no kids – I’m qualified for a town home – ease of maintenance, I’m on the go – I travel, no commitments - I’m supposed to be at this level.” *You hadn’t earned it?* “Right! I hadn’t earned it. Exactly it.”

Participants 9 and 14 also commented that they felt “too happy” or “didn’t need” as much house as they had. Specifically, Participant 4 stated: “Yeah, not that as one person I should need all that space.” Participant 3 even suggested: “Yeah – I do feel guilty – it sounds really weird, doesn’t it?”

Discussion

The women in this study are taking a strong sense of identity from their status as homeowners. Many have purchased a home because it was the “right” thing to do, and they feel positive about this decision. They feel more committed, grounded, and settled in their lives as a result. Being a homeowner makes them feel more adult, more “grown-up,” which results in important group identification. The homes these women own give them a strong sense of security and stability: their home is their sanctuary. Many single women seem to derive both identity and strength from having a home of their own.

However, being a homeowner can also threaten their identity. Over half of the participants expressed being trapped or burdened by their homes. Although some were concerned about understanding or managing the financial responsibility alone, others worried about physical and time constraints. Some of the respondents were already beginning to worry about the changes in the housing market (especially in 2008), and recognizing that, as homeowners, they had fewer options for changes. This may have led to some of the comments about feeling trapped. For others, the key issue was that home ownership underscored their identity as a single woman and inadvertently emphasized their aloneness.

Another threat as a homeowner was the social intimidation some women experienced or anticipated from men. This was in contrast to the strong family support most women had during the home purchase experience (Lloyd, 2008) and the overall support they received from other women. While this may not have been a specific threat to their identity, it did alter some women’s behavior.

Finally, some women felt guilt about their achievement as homeowners, clearly an interesting finding and one that deserves further exploration. Would this theme hold true with a more diverse sample? Was this a reflection of the changes in the economy? Did the foreclosure of others leave some participants uncomfortable with their security?

Social Identity Theory

Social identity theory was utilized to guide this research. Developed by Tajfel & Turner (1979), social identity theory attempts to answer the question of “who am I?” and speaks to the concept of being in-group or out-of-group. Dowling (1998), Giuliani (1991), and Marcus (1995) utilized social identity theory to investigate homeownership as a representation of self (the house as a symbol of self). While Cooper (1976), Despres (1991), Doyle (1992), and Tucker (1994) extend this focus to explore how an individual uses the house to define him or herself in society.

The social themes presented in this work are supported by social identity theory, both in terms of how the buyer views herself and how she wishes to be viewed in society. Throughout this work, the house was found to provide a sense of identity, in terms of being viewed as a symbol of achievement or success, or group belongingness. Participants frequently referred to not only how they viewed themselves but also how others viewed them. Statements such as “People see me as more grown up now,” (P9) or “everyone looks at me as if I have my life together because I have my own place,” (P13), demonstrate the guiding role of social identity theory.

Summary and Conclusion

This paper reports on part of a larger study, examining the current cultural phenomena of single women in their 30s and 40s purchasing homes without husbands or partners. The main research study, a qualitative phenomenological study, identified 21 social, psychological and behavioral themes attributed to single women homebuyers. This paper focuses on the six social themes.

The sample for this report was 17 women between the ages of 29 and 49, living in three different geographic regions of the United States. The sample was ethnically similar, but diverse with respect to education and housing type.

Of the six social themes discussed here, four major themes were strongly supported by over half the respondents. Two additional minor themes were reported by approximately one-third of the respondents.

Three major themes showed that single women bought homes because it was what they felt they ought to do, because it made them feel settled, grounded, and committed to something, and because it gave them a sense of security and stability. One major and two minor themes showed that buying and owning a home could also make single women feel burdened by the responsibility of homeownership. It may threaten their relationships with men, and leave them feeling guilty or undeserving of their achievement.

This 17 participant study demonstrates that the American instinct for homeownership is alive and well in the 21st century female. While the stereotypical American homebuyer has long remained the married couple, soon to be a family, the population of single female homebuyers in the United States is likely to continue to grow. Even in the face of a rapidly changing economy and the current US housing crisis, we expect the single female homeowner will continue to seek

social identity, security, and belongingness through homeownership. Largely driven by these social factors, we believe the single female homebuyer will weather the current housing market downturn with her desire for homeownership intact.

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